

In re:  
Roseanne Margurite Larosa  
Debtor

Case No. 15-18798-amc  
Chapter 13

## CERTIFICATE OF NOTICE

District/off: 0313-2  
Date Rcvd: May 12, 2021

User: admin  
Form ID: 138NEW

Page 1 of 4  
Total Noticed: 44

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
++	Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.P.2002(g)(4).
##	Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on May 14, 2021:

Recip ID	Recipient Name and Address
db	+ Roseanne Margurite Larosa, 926 Rickert Road, Perkasio, PA 18944-2660
cr	+ Ditech Financial LLC, 14841 Dallas Parkway, Suite 300, Dallas, TX 75254-7883
cr	+ Ditech Financial LLC FKA Green Tree Servicing LLC, 14841 Dallas Parkway, Suite 425, Dallas, TX 75254-8067
cr	+ NewRez LLC d/b/a Shellpoint Mortgage Servicing, RAS Crane LLC, 10700 Abbotts Bridge Rd, Ste. 170, Duluth, GA 30097-8461
13658991	++ BANK OF AMERICA, PO BOX 982238, EL PASO TX 79998-2238 address filed with court:, Bank of America, P.O. Box 15019, Wilmington, DE 19886
13720992	Bank of America, N.A., PO BOX 31785, Tampa, FL 33631-3785
13662451	+ Bank of America, N.A., P O Box 982284, El Paso, TX 79998-2284
14401521	+ DITECH FINANCIAL LLC, C/O KML Law Group, 701 Market Street Suite 5000, Philadelphia, PA. 19106-1541
13645217	Ditech, P.O. Box 6172, Rapid City, SD 57709-6172
13734557	Ditech Financial LLC, P.O. Box 6154, Rapid City, SD 57709-6154
14401853	+ Ditech Financial LLC, c/o Rebecca A. Solarz, Esq., KML Law Group, P.C., 701 Market Street, Suite 5000, Philadelphia, PA 19106-1541
13645219	+ GC Services, P.O. Box 1545, Houston, TX 77251-1545
13645223	+ MRS, 1930 Olney Ave, Cherry Hill, NJ 08003-2016
13645224	OCWEN, P.O Box 6440, Carol Stream, IL 60197-6440
13648161	+ Ocwen Loan Servicing, LLC, ROBERTSON, ANSCHUTZ & SCHNEID, P.L., 6409 CONGRESS AVE., SUITE 100, BOCA RATON, FL 33487-2853
14596613	+ PHH Mortgage Corporation, One Mortgage Way, Mount Laurel, New Jersey 08054-4624
14596612	+ PHH Mortgage Corporation, c/o Mario Hanyon, Brock and Scott, PLLC Attorneys at Law, 302 Fellowship Road, Ste 130, Mount Laurel, NJ 08054-1218
13645225	Sunrise Collection, P.O> Box 9100, Farmingdale, NY 11735-9100
13764726	+ Thomas L. Lightner, Esquire, Lightner Law Offices, P.C., 4652 Hamilton Blvd., Allentown, PA 18103-6021
13723859	U.S. Bank National Association, c/o Ocwen Loan Servicing, LLC, Attn: Bankruptcy Department, P.O. Box 24605, West Palm Beach, FL 33416-4605
14596767	+ U.S. Bank National Association, c/o Mario Hanyon, Esq., 302 Fellowship Road, Ste 130, Mount Laurel NJ 08054-1218
14436525	U.S. Bank National Association, et.al., C/o Mario J. Hanyon, Esq., 1617 JFK Boulevard, Suite 1400, One Penn Center Plaza, Philadelphia, PA 19103
13685096	eCAST Settlement Corporation, PO Box 29262, New York, NY 10087-9262

TOTAL: 23

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	Email/Text: megan.harper@phila.gov	May 13 2021 01:44:00	City of Philadelphia, City of Philadelphia Law Dept., Tax Unit/Bankruptcy Dept, 1515 Arch Street 15th Floor, Philadelphia, PA 19102-1595
smg	Email/Text: RVSVCBICNOTICE1@state.pa.us	May 13 2021 01:43:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
smg	+ Email/Text: usapae.bankruptcyntices@usdoj.gov	May 13 2021 01:44:00	U.S. Attorney Office, c/o Virginia Powel, Esq., Room 1250, 615 Chestnut Street, Philadelphia, PA 19106-4404
cr	Email/PDF: gecsedl@recoverycorp.com		

District/off: 0313-2

User: admin

Page 2 of 4

Date Rcvd: May 12, 2021

Form ID: 138NEW

Total Noticed: 44

		May 13 2021 02:08:40	Synchrony Bank, c/o Recovery Management Systems Corporat, 25 SE 2nd Avenue, Suite 1120, Miami, FL 33131-1605
13658993	Email/PDF: Citi.BNC.Correspondence@citi.com		
		May 13 2021 02:09:02	Citi Home Depot, Home Depot Credit Services, Processing Services, Des Moines, IA 50364
13645212	+ Email/PDF: AIS.cocard.ebn@americaninfosource.com		
		May 13 2021 02:08:46	Capital One Bank, P.O. Box 71083, Charlotte, NC 28272-1083
13667865	Email/PDF: AIS.cocard.ebn@americaninfosource.com		
		May 13 2021 01:58:33	Capital One Bank (USA), N.A., PO Box 71083, Charlotte, NC 28272-1083
13658992	Email/PDF: Citi.BNC.Correspondence@citi.com		
		May 13 2021 02:09:04	Citi Bank, P.O. Box 6062, Sioux Falls, SD 57117
13645214	+ Email/PDF: Citi.BNC.Correspondence@citi.com		
		May 13 2021 02:09:00	Citi Cards, P.O. Box 9001037, Louisville, KY 40290-1037
13645216	+ Email/PDF: Citi.BNC.Correspondence@citi.com		
		May 13 2021 02:04:02	Citibank/Home Depot, P.O. Box 790328, Saint Louis, MO 63179-0328
13658994	+ Email/PDF: gecsedl@recoverycorp.com		
		May 13 2021 02:08:40	Gap / Synchrony bank, P.O. Box 530942, Atlanta, GA 30353-0942
13645218	+ Email/Text: administration@gatestoneco.com		
		May 13 2021 01:43:00	Gatestone, P.O. Box 101928, Birmingham, AL 35210-6928
13645213	Email/PDF: ais.chase.ebn@americaninfosource.com		
		May 13 2021 02:03:46	Chase, P.O. Box 15153, Wilmington, DE 19886-5153
13645221	Email/Text: ebn@ltdfin.com		
		May 13 2021 01:43:00	LTD Financial Services, 7322 Southwester Freeway Suite 1600, Houston, TX
13705032	+ Email/Text: bankruptcydpt@mcmcg.com		
		May 13 2021 01:44:00	MIDLAND FUNDING LLC, PO BOX 2011, WARREN, MI 48090-2011
13659354	+ Email/Text: bankruptcydpt@mcmcg.com		
		May 13 2021 01:44:00	Midland Credit Management, Inc. as agent for, MIDLAND FUNDING LLC, PO Box 2011, Warren, MI 48090-2011
13645222	+ Email/Text: bankruptcydpt@mcmcg.com		
		May 13 2021 01:44:00	Midland Funding, P.O. Box 939019, San Diego, CA 92193-9019
13689044	Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com		
		May 13 2021 02:03:55	Portfolio Recovery Associates, LLC, POB 41067, Norfolk VA 23541
13660098	Email/PDF: rmscedl@recoverycorp.com		
		May 13 2021 01:58:39	Recovery Management Systems Corporation, 25 S.E. 2nd Avenue, Suite 1120, Miami, FL 33131-1605
13645226	+ Email/PDF: gecsedl@recoverycorp.com		
		May 13 2021 02:08:41	Synchrony Bank/GAP, P.O. Box 965060, Orlando, FL 32896-5060
13645227	Email/Text: bnc@alltran.com		
		May 13 2021 01:43:00	United Recovery Systems, P.O. Box 722910, Houston, TX 77272-2910

TOTAL: 21

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
13645220		GE Capital
14450475		New Residential, Mortgage LLC
cr	*+	DITECH FINANCIAL LLC, 14841 Dallas Parkway, Suite 300, Dallas, TX 75254-7883
cr	*+	Ocwen Loan Servicing, LLC, Robertson, Anschutz & Schneid, P.L., 6409 Congress Ave., Suite 100, Boca Raton, FL 33487-2853
13645211	*P++	BANK OF AMERICA, PO BOX 982238, EL PASO TX 79998-2238, address filed with court., Bank of America, P.O. Box 982234, El Paso, TX 79998
13645215	##+	Citibank, PO Box 790015, Saint Louis, MO 63179-0015

TOTAL: 2 Undeliverable, 3 Duplicate, 1 Out of date forwarding address

District/off: 0313-2

User: admin

Page 3 of 4

Date Rcvd: May 12, 2021

Form ID: 138NEW

Total Noticed: 44

**NOTICE CERTIFICATION**

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: May 14, 2021

Signature: /s/Joseph Speetjens**CM/ECF NOTICE OF ELECTRONIC FILING**

**The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on May 12, 2021 at the address(es) listed below:**

Name	Email Address
ANDREW L. SPIVACK	on behalf of Creditor U.S. BANK NATIONAL ASSOCIATION AS INDENTURE TRUSTEE et al andrew.spivack@brockandscott.com wbecf@brockandscott.com
ANDREW L. SPIVACK	on behalf of Creditor U.S. Bank National Association as indenture trustee for Greenpoint Mortgage Funding Trust 2006-HE1 andrew.spivack@brockandscott.com wbecf@brockandscott.com
CHARLES GRIFFIN WOHLRAB	on behalf of Creditor NewRez LLC d/b/a Shellpoint Mortgage Servicing cwohlab@raslg.com
HAROLD N. KAPLAN	on behalf of Creditor NewRez LLC d/b/a Shellpoint Mortgage Servicing hkaplan@rasnj.com
JEROME B. BLANK	on behalf of Creditor U.S. Bank National Association et.al. paeb@fedphe.com
LAUREN MOYER	on behalf of Creditor Ditech Financial LLC ecfmail@ecf.courtdrive.com
MARIO J. HANYON	on behalf of Creditor U.S. Bank National Association as indenture trustee for Greenpoint Mortgage Funding Trust 2006-HE1 wbecf@brockandscott.com wbecf@brockandscott.com
MARIO J. HANYON	on behalf of Creditor U.S. Bank National Association et.al. wbecf@brockandscott.com, wbecf@brockandscott.com
MARIO J. HANYON	on behalf of Creditor U.S. BANK NATIONAL ASSOCIATION AS INDENTURE TRUSTEE et al wbecf@brockandscott.com wbecf@brockandscott.com
MARIO J. HANYON	on behalf of Creditor Ocwen Loan Servicing LLC wbecf@brockandscott.com, wbecf@brockandscott.com
POLLY A. LANGDON	on behalf of Trustee FREDERICK L. REIGLE ecfmail@readingch13.com
REBECCA ANN SOLARZ	on behalf of Creditor DITECH FINANCIAL LLC bkgroup@kmlawgroup.com
REBECCA ANN SOLARZ	on behalf of Creditor Ditech Financial LLC bkgroup@kmlawgroup.com
SCOTT F. WATERMAN (Chapter 13)	ECFMail@ReadingCh13.com
THOMAS L. LIGHTNER	on behalf of Debtor Roseanne Margurite Larosa tlightner@lightnerlaw.com sbennett@lightnerlaw.com;lightnertr50447@notify.bestcase.com
THOMAS YOUNG.HAE SONG	on behalf of Creditor U.S. Bank National Association et.al. paeb@fedphe.com
United States Trustee	USTPRegion03.PH.ECF@usdoj.gov

District/off: 0313-2

User: admin

Page 4 of 4

Date Rcvd: May 12, 2021

Form ID: 138NEW

Total Noticed: 44

TOTAL: 17

**UNITED STATES BANKRUPTCY COURT  
EASTERN DISTRICT OF PENNSYLVANIA**

---

In Re: Roseanne Margurite Larosa  
Debtor(s)

Bankruptcy No: 15-18798-amc  
Chapter: 13

---

**NOTICE OF DEADLINES**

To the debtor, debtor's counsel, trustee, and all creditors and parties in interest, NOTICE IS GIVEN THAT:

1. The Standing Chapter 13 Trustee has filed his final report and account.

☒ 2. Any objection to the Final Report and Account pursuant to Federal Rule 5009, must be filed **within 30 days from the date of this Notice** with the Clerk of the U.S. Bankruptcy Court.

☒ 3. Any objection to the entry of the Debtor(s)' Order of Discharge or request to delay the entry of discharge pursuant to 11 U.S.C. § 1328(h), must be filed in writing **within 14 days from the date of this Notice** with the Clerk of the U.S. Bankruptcy Court.

4. All objections must be filed with the Clerk at the following address:

900 Market Street  
Suite 400  
Philadelphia, PA 19107

5. In the absence of any objection, the Court may approve the Trustee's Final Report and Account and enter the Order of Discharge.

For The Court  
Timothy B. McGrath  
Clerk of Court

Dated: 5/12/21